



Caption in Compliance with D.N.J. LBR 9004-2(c)

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Order Filed on April 27, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

HECTOR IZQUIERDO

Case No.: 20-15646

Adv. No.:

Hearing Date: 2-11-21

Judge: JKS

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

DATED: April 27, 2021

Honorable John K. Sherwood
United States Bankruptcy Court

Hector Izquierdo

20-15646(JKS)

Order Providing for Monthly Payments for Stay Relief under Certain Circumstances

Page 2

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq., attorney for Credit Acceptance Corporation, with the appearance of Michael Schwartzberg, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That Credit Acceptance Corporation is the holder of a first purchase money security interest encumbering a 2011 Ford Explorer bearing vehicle identification number 1FMHK8D85BGA85872 (hereinafter the "vehicle").
2. **Curing arrears:** After the payment of \$400 by the debtor on 3-18-21, the debtor remained \$1064.28 in arrears to Credit Acceptance .To cure arrears, the debtor shall make cure payments to Credit Acceptance of \$562.30 per month (regular payment of \$384.92 plus one sixth of the arrears being \$177.38) for six consecutive months, beginning 4-10-21. If the debtor fails to make any payment for 30 days after it falls due, Credit Acceptance shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
3. After curing arrears, the debtor shall make all retail installment contract payments to Credit Acceptance Corporation when due, being the 10th day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, Credit Acceptance Corporation shall receive stay relief to repossess and sell the vehicle by filing a certification of lapse of insurance and serving it upon the debtor and his attorney.
5. The debtor shall pay to Credit Acceptance Corporation through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.

In re:
Hector L. Izquierdo
Debtor

Case No. 20-15646-JKS
Chapter 13

District/off: 0312-2
Date Rcvd: Apr 27, 2021

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2021:

Recip ID	Recipient Name and Address
db	+ Hector L. Izquierdo, 4 Wallace Lane, Woodland Park, NJ 07424-2623

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John R. Morton, Jr.	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Michael Schwartzberg	on behalf of Debtor Hector L. Izquierdo michael@jerseylaws.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5